

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: **Shri.Suraj Pandurang Jadhav & Sau.Ankita Suraj Jadhav**

Name of Owner: **Shri.Sanjay Bhimrao Nikam & Shri.Bhimrao Namdeo Sapkale**

Residential Land and Bungalow on **Plot No.9**, Ground Floor, Survey No.70A/1, Sahyadri Nagar, Milind Nagar, Mumabi Agra Road, At-Igatpuri, Taluka – Igatpuri, District – Nashik, Pin Code – 422 403, State - Maharashtra, Country – India

Think.Innovate.Create
Longitude Latitude: 19°41'24.9"N 73°33'54.9"E

Valuation Done for:

**Bank of Baroda
Regional Office**

BSNL Building, Datta Mandir Road, Nashik Road,
Nashik, PIN – 422 101, State - Maharashtra, Country - India.



Nashik : 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)
E-mail : nashik@vastukala.org, Tel. : +91 253 4068262 / 9890380564

Our Pan India Presence at :

Mumbai **Aurangabad** **Pune** **Rajkot**
Thane **Nanded** **Indore** **Raipur**
Delhi NCR **Nashik** **Ahmedabad** **Jaipur**

Regd. Office : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), **Mumbai** - 400 072, (M.S.), INDIA

TeleFax : +91 22 28371325/24

mumbai@vastukala.org

Valuation Report Prepared For: BOB/ Regional Office / Shri.Suraj Pandurang Jadhav (005863/ 2304165) Page 2 of 26

Vastu/Nashik/12/2023/005863/ 2304165
25/5-394-CCBS
Date: 25.12.2023

1. VALUATION OPINION REPORT

This is to certify that the property bearing Residential Land and Bungalow on Plot No.9, Ground Floor, Survey No.70A/1, Sahyadri Nagar, Milind Nagar, Mumabi Agra Road, At -Igatpuri, Taluka - Igatpuri, District - Nashik, Pin Code - 422 403, State - Maharashtra, Country - India belongs **Shri.Sanjay Bhimrao Nikam & Shri.Bhimrao Namdeo Sapkale** & Name of Proposed Purchaser: **Shri.Suraj Pandurang Jadhav & Sau.Ankita Suraj Jadhav**

Boundaries of the property.

North : Plot No.8
South : Plot No.10
East : Colony Road
West : Plot No.7

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and Fair Market Value for this particular purpose at ₹ 28,97,752.00 (Rupees Twenty-Eight Lakh Ninety-Seven Thousand Seven Hundred Fifty-Two Only)

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj
Chalikwar
Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Reg. No. IBBI/RV/07/2018/10366
BOB Empanelment No.: ZO:MZ:ADV:46:941
Encl: Valuation Report

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.12.25 14:21:07 +0530

Auth. Sign.



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Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072

To,
The Branch Manager,
Bank of Baroda
Regional Office
 BSNL Building, Datta Mandir Road, Nashik Road,
 Nashik, PIN – 422 101, State - Maharashtra, Country - India.

2. VALUATION REPORT (IN RESPECT OF LAND AND BUNGALOW)

I		General
1.	Purpose for which the valuation is made	: As per the request from Bank of Baroda, Regional Office Branch to assess Fair market value of the property for banking purpose
2.	a) Date of inspection	: 22.12.2023
	b) Date on which the valuation is made	: 25.12.2023
3.	List of documents produced for perusal	<ol style="list-style-type: none"> Copy of Notarized Agreement Between Shri.Sanjay Bhimrao Nikam & Shri.Bhimrao Namdeo Sapkale (the Seller) and Shri.Suraj Pandurang Jadhav & Sau.Ankita Suraj Jadhav (Proposed Purchaser) Copy of Approved Building Plan as Amended in Subject to the Conditions in the letter No.126 Dated.22.04.1993, issued by chief officer Igatpuri Municipal Council. Copy of Commencement Certificate No.911 dated 22.04.1993, issued by Igatpuri Municipal Parishad , Igatpuri. Copy of Occupancy Certificate No.INP/PWD/WS.430 Dated.07.06.1993 issued by Igatpuri Municipal Council.
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	<p><u>Name of Proposed Purchaser:</u> Shri.Suraj Pandurang Jadhav & Sau.Ankita Suraj Jadhav</p> <p><u>Name of Owner:</u> Shri.Sanjay Bhimrao Nikam & Shri.Bhimrao Namdeo Sapkale</p> <p><u>Address:</u>Residential Land and Bungalow on Plot No.9, Ground Floor,Survey No.70A/1, Sahyadri Nagar, Milind Nagar , Mumabi Agra Road, At –Igatpuri,Taluka – Igatpuri, District – Nashik,Pin Code – 422 403, State - Maharashtra, Country – India</p> <p><u>Contact Person:</u> Shri.Tushar Nikam (Seller Representative) Mb. No.: +91 7499183149.</p>
5.	Brief description of the property (Including Freehold / freehold etc.):	

The property is located in a developing Residential area having good infrastructure, well connected by road and train. The immovable property comprises of Freehold Residential land and structures thereof. It is located at about 2.5 km. travelling distance from Igatpuri Road Railway Station.

Plot:

The plot under valuation is Freehold residential plot. **As per Approved Plan Plot area is 220.00 Sq. M, which is considered for valuation.**

Structure:

As per Site Inspection structure are as under:

Load Bearing Structure	As per site measurement Carpet Area in Sq. M.
Ground Floor – Living, Kitchen, Bedroom, Bath, WC, Passage.	45.16.00

As per Approved Plan Built Up area is 54.98 Sq. M , which is considered for valuation.

Floors	Area (Sq. M.)
Ground Floor	54.98 Sq. M
Total Built up area	54.98 Sq. M

5a	Total Lease Period & remaining period (if Freehold)	:	N.A., the land is Freehold
6.	Location of property	:	
a)	Plot No. / Survey No.	:	Survey No.70A/1
b)	Door No.	:	Residential Land and Bungalow on Plot No.9
c)	C.T.S. No. / Village	:	At –Igatpuri
d)	Ward / Taluka	:	Taluka – Igatpuri
e)	Mandal / District	:	District – Nashik
7.	Postal address of the property	:	Residential Land and Bungalow on Plot No.9 , Ground Floor, Survey No.70A/1, Sahyadri Nagar, Milind Nagar , Mumabi Agra Road, At –Igatpuri, Taluka – Igatpuri, District – Nashik, Pin Code – 422 403, State - Maharashtra, Country – India
8.	City / Town	:	At –Igatpuri
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	At –Igatpuri I Igatpuri Municipal Council..
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land	:	No

	Ceiling Act) or notified under agency area/ scheduled area / cantonment area																				
12.	In Case it is Agricultural land, any conversion to house site plots is contemplated	:	N.A.																		
13.	Dimensions / Boundaries of the property		<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> </tr> <tr> <th></th> <th>As per the Deed</th> <th>Actuals</th> </tr> </thead> <tbody> <tr> <td>North</td> <td>Plot No.8</td> <td>Plot No.8</td> </tr> <tr> <td>South</td> <td>Plot No.10</td> <td>Plot No.10</td> </tr> <tr> <td>East</td> <td>Colony Road</td> <td>Colony Road</td> </tr> <tr> <td>West</td> <td>Plot No.7</td> <td>Plot No.7</td> </tr> </tbody> </table>		A	B		As per the Deed	Actuals	North	Plot No.8	Plot No.8	South	Plot No.10	Plot No.10	East	Colony Road	Colony Road	West	Plot No.7	Plot No.7
	A	B																			
	As per the Deed	Actuals																			
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South	Plot No.10	Plot No.10																			
East	Colony Road	Colony Road																			
West	Plot No.7	Plot No.7																			
13.2	Latitude, Longitude & Co-ordinates of the site	:	19°41'24.9"N 73°33'54.9"E																		
14.	Extent of the site	:	Plot Area = 220.00																		
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	(As per Approved Plan) Structure Area = As per table Attached (As per Additional Area Letter)																		
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Seller Occupied																		
II CHARACTERISTICS OF THE SITE																					
1.	Classification of locality	:	Good																		
2.	Development of surrounding areas	:	Developing																		
3.	Possibility of frequent flooding/ submerging	:	No																		
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	All available near by																		
5.	Level of land with topographical conditions	:	Plain																		
6.	Shape of land	:	Rectangular																		
7.	Type of use to which it can be put	:	For Residential purpose																		
8.	Any usage restriction	:	Residential																		
9.	Is plot in town planning approved layout?	:	N.A.																		
10.	Corner plot or intermittent plot?	:	Intermittent																		
11.	Road facilities	:	Yes																		
12.	Type of road available at present	:	B.T. Road																		
13.	Width of road – is it below 20 ft. or more than 20 ft.	:	Above 20 Ft																		
14.	Is it a Land – Locked land?	:	No																		
15.	Water potentiality	:	Connected to Municipal Supply Line																		
16.	Underground sewerage system	:	Connected to Septic Tank																		
17.	Is Power supply is available in the site	:	Yes																		
18.	Advantages of the site	:	Located in developing area																		
19.	Special remarks, if any like threat of acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-cost / tidal level must be incorporated)	:	No																		
Part – A (Valuation of land)																					



1	Size of plot	:	Plot Area = 220.00 (As per Approved Plan)
	North & South	:	--
	East & West	:	--
2	Total extent of the plot	:	As per valuation table
3	Prevailing market rate (Along With details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 10,000.00 to ₹ 12,000.00 per Sq. M.
4	Guideline rate obtained from the Registrar's Office	:	₹ 1,630.00 per Sq. M
	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.	:	It is a foregone conclusion that market value is always more than RR prices. As the RR rates are fixed by respective state governments for computing stamp duty / regn. Fees. Thus, the rates differ from place to place and location. Amenities per se as evident from the fact that even RR rates decided by Govt. differ.
5	Assessed / adopted rate of valuation	:	₹ 10,700.00 per Sq. M.
6	Estimated value of land	:	₹ 23,54,000.00
Part – B (Valuation of Building)			
1	Technical details of the building	:	
	a) Type of Building (Residential / Commercial / Residential)	:	Residential
	b) Type of construction (Load bearing / RCC / Steel Framed)	:	As per Brief Description
	c) Year of construction	:	1993 (As per Site Information)
	d) Age of the building	:	30 Years
	e) Life of the building estimated	:	20 Years (Subject to proper, preventive periodic maintenance & structural repairs.)
	f) Number of floors and height of each floor including basement, if any	:	As per Brief Description
	g) Plinth area floor-wise	:	As per valuation table
	h) Condition of the building	:	
	i) Exterior – Excellent, Good, Normal, Poor	:	Poor
	ii) Interior – Excellent, Good, Normal, Poor	:	Poor
	i) Date of issue and validity of layout of approved map	:	Copy of Approved Building Plan as Amended in Subject to the Conditions in the letter No.126 Dated.22.04.1993, issued by chief officer Igatpuri Municipal Council.
	j) Approved map / plan issuing authority	:	
	k) Whether genuineness or authenticity of approved map / plan is verified	:	Yes
	l) Any other comments by our empanelled valuers on authentic of approved plan	:	Yes- As per Approved Building Plan Built up Area is 109.96 Sqm. but Valuation Done for 50% Area. Actual site inspection only the Half Area is Constructed, Hence the 50% lower Built-Up Area is Consider for Valuation Purpose (54.98 Sqm.)



Specifications of construction (floor-wise) in respect of

Sr. No.	Description	
1.	Foundation	: As per Brief Description
2.	Basement	: No
3.	Superstructure	:
4.	Joinery / Doors & Windows (Please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber	: Wooden Door, MS Grill Windows
5.		:
6.		:
7.		:
8.	RCC Works	: Load Structure
9.	Plastering	: Cement Plastering
10.	Flooring, Skirting, dado	: Mosaic Flooring
11.	Special finish as marble, granite, wooden paneling, grills etc.	: Kadappa
12.		
13.	Roofing including weatherproof course	: As per Brief Description
14.	Drainage	: Connected to Municipal Sewerage System
15.	Compound Wall	: NA
	Height	: Not Applicable
	Length	:
	Type of construction	:
16.	Electrical installation	:
	Type of wiring	: Open Fittings
	Class of fittings (superior / ordinary / poor)	: Poor
	Number of light points	: Provided as per requirement
	Fan points	: Provided as per requirement
	Spare plug points	: Provided as per requirement
	Any other item	: -
17.	Plumbing installation	
	a) No. of water closets and their type	: Provided as per requirement
	b) No. of wash basins	: Provided as per requirement
	c) No. of urinals	: Provided as per requirement
	d) No. of bath tubs	: Provided as per requirement
	e) Water meters, taps etc.	: Provided as per requirement
	f) Any other fixtures	: Provided as per requirement

Details of Valuation: -

Items	Area In Sq. M.	Year Of Const.	Total Life of Structure	Full Rate	Age Of Build.	Depreciated Rate to be considered	Depreciated Value to be considered	Value / Full Value
Ground Floor	54.98	1993	50	21,500.00	30	9,890.00	5,43,752.00	11,82,070.00
						TOTAL	5,43,752.00	11,82,070.00

Part - C (Extra Items)		Amount in ₹
1.	Portico	: Included in the Cost of Construction
2.	Ornamental front door	:
3.	Sit out / Verandah with steel grills	:
4.	Overhead water tank	:
5.	Extra steel / collapsible gates	:

	Total		
Part – D (Amenities)		:	Amount in ₹
1.	Wardrobes	:	Included in the Cost of Construction
2.	Glazed tiles	:	
3.	Extra sinks and bathtub	:	
4.	Marble / ceramic tiles flooring	:	
5.	Interior decorations	:	
6.	Architectural elevation works		
7.	Paneling works		
8.	Aluminum works		
9.	Aluminum handrails		
10.	False ceiling		
	Total		
Part – E (Miscellaneous)		:	Amount in ₹
1.	Separate toilet room	:	Included in the Cost of Construction
2.	Separate lumber room	:	
3.	Separate water tank / sump	:	
4.	Trees, gardening	:	
	Total		
Part – F (Services)		:	Amount in ₹
1.	Water supply arrangements	:	Included in the Cost of Construction
2.	Drainage arrangements	:	
3.	Compound wall	:	
4.	C.B. deposits, fittings etc.	:	
5.	Pavement		
	Total		

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Government Value

Particulars	Area in Sq. M.	Rate in ₹	Value in ₹
Land	220.00	1,630.00	3,58,600.00
Structure	As per valuation table		5,43,752.00
Total			9,02,352.00

3. TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part - A	Land	: ₹ 23,54,000.00
Part - B	Building	: ₹ 5,43,752.00
Part - C	Extra Items	:
Part - D	Amenities	:
Part - E	Miscellaneous	:
Part - F	Services	:
	Total	: ₹ 28,97,752.00

Fair Market Value	: ₹ 28,97,752.00
Realizable Value	: ₹ 27,52,864.00
Distress Value	: ₹ 23,18,202.00
Value as per Circle Rate	: ₹ 9,02,352.00
Insurable value (Full Replacement Cost - Subsoil Structure cost (15%))	: ₹ 4,62,189.00

Remark:

- 1) For the purpose of valuation, we have considered the land and Built Up Area as per Approved Plan.
- 2) As per Approved Building Plan Built up Area is 109.96 Sqm. but Valuation Done for 50% Area. Actual site inspection only the Half Area is Constructed, Hence the 50% lower Built-Up Area is Consider for Valuation Purpose (54.98 Sqm.)

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Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The cost approach is a Real Property Valuation method which considers the value of a property as the cost of the land plus the replacement cost of the building (construction costs) minus the physical and functional depreciation. This approach is most commonly used for real estate properties that are not easily sold like schools, hospitals, government buildings and above type of property.

Land cost can be estimated using the Sales Comparison Approach by studying recent sales of land close to the subject property, and these sales should be comparable in size and location with subject property.

There are different ways to estimate replacement costs, the most common being finding out the cost to build a square foot of comparable properties multiplied by the total square footage of the building. The cost approach is commonly used for Residential Bungalow, Residential Building and properties mentioned above.

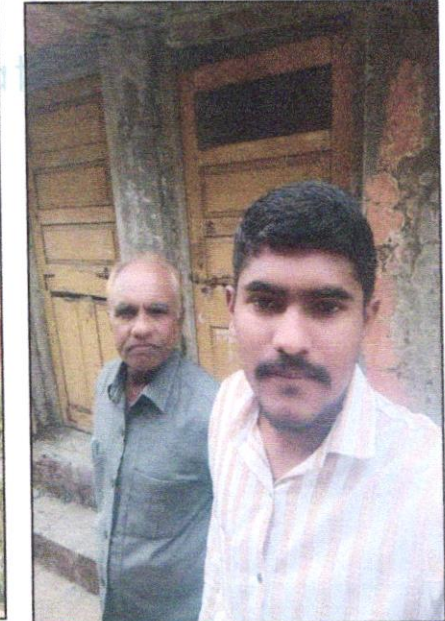
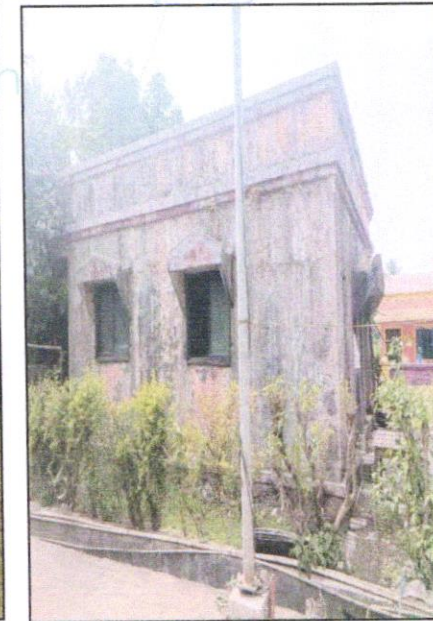
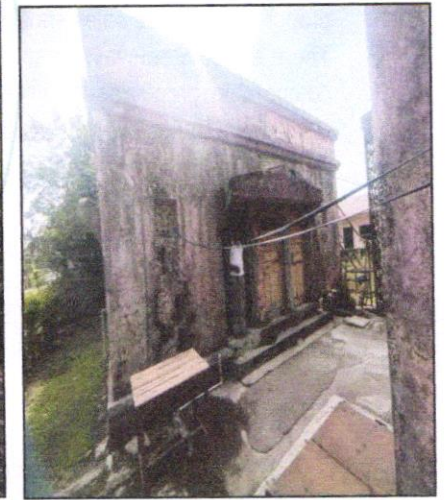
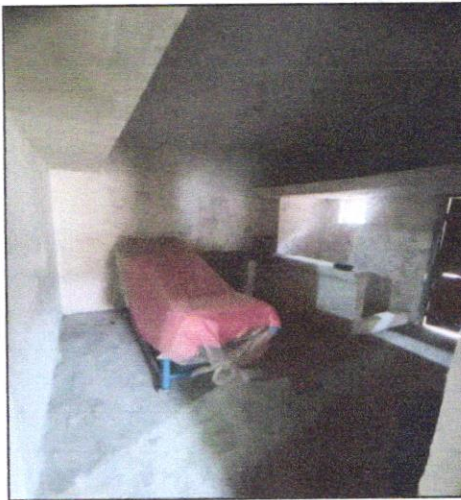
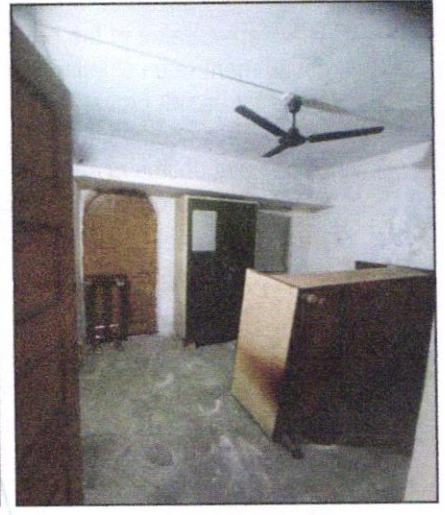
As the property is an Residential land and building thereof, we have adopted Cost approach / Land and Building Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 10,000.00 to ₹ 12,000.00 per Sq. M. for land and Structure thereof Considering the rate with attached report, current market conditions, demand and supply position, Land size, location, sustained demand for Residential building / Plot, all round development of commercial and Residential application in the locality etc.

We estimate ₹ 10,700.00 per Sq. M. for Land with appropriate cost of construction for valuation.

i) Saleability	Good
ii) Likely rental values in future in and	-
iii) Any likely income it may generate	-

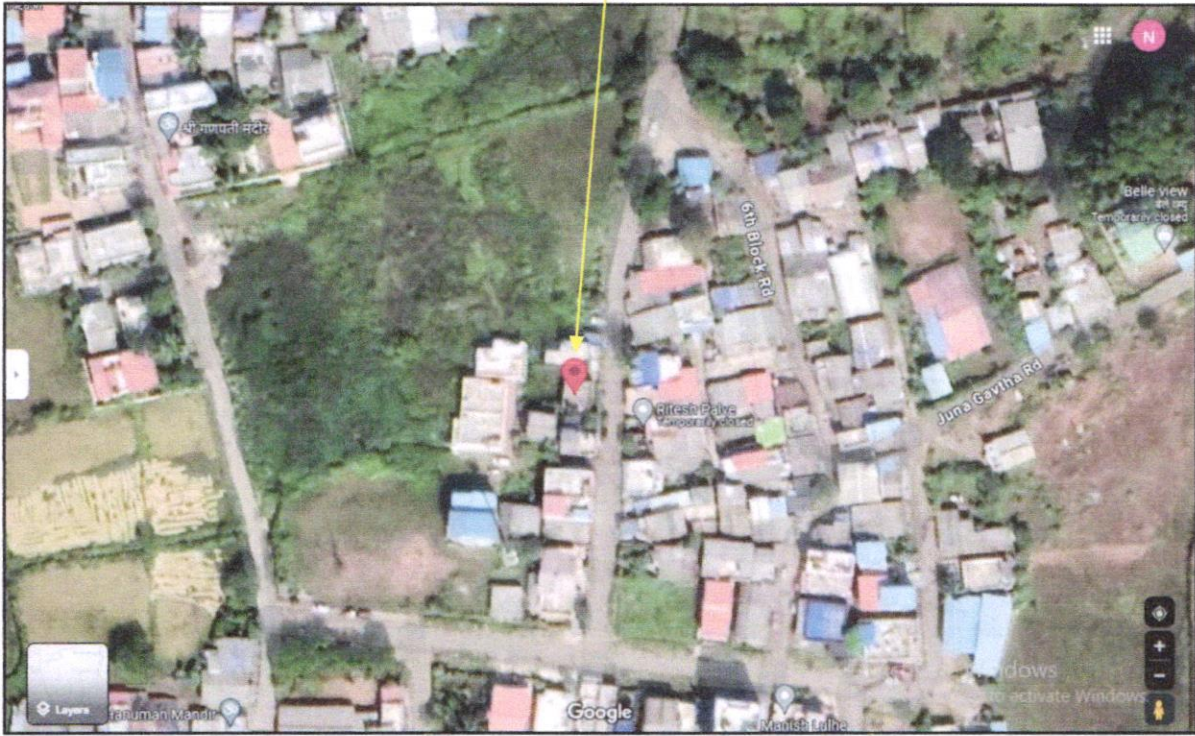
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4. ACTUAL SITE PHOTOGRAPHS



ROUTE MAP OF THE PROPERTY


Site 11/r



Longitude Latitude: 19°41'24.9"N 73°33'54.9"E


Note: The Blue line shows the route to site from nearest Railway Station (Igatpuri – 2.5 Km)

5. READY RECKONER RATE



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(वाजारमूल्य दर पत्रक आवृत्ती 2.0)

Home
Valuation Guidelines | User Manual

Year: 2023-2024 Language: English

Selected District: Nashik

Select Taluka: Igatpun

Select Village: Igatpuri -K-Varga Nagarparishad (Igat

Search By: Survey No. Location

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	1.12 - मुळ न.प. हद्दीतील वळण हाथवेवरील मिळकती (पूर्वेकडील भागातील नवीन मुंबई आग्रा रस्ता)	1700	23700	2726032300	0	चौ. मीटर
SurveyNo	1.13 - मुळ न.प. हद्दीतील वळण हाथवेच्या दक्षिणेकडील मिळकती (वि.क्र.1.12च्या दक्षिणेकडील अंतर्गत मिळकती)	1440	21800	2507030400	0	चौ. मीटर
SurveyNo	1.14 - उर्वरित मिळकती (शिवानी नगर, पंढरपूरवाडी कडील भाग)	1630	21800	2507030400	0	चौ. मीटर
SurveyNo	1.15 - मा. इगतपुरी वाढाव हद्दीतील नवीन मुंबई आग्रा रस्त्यावरील राहूवास विभागातील मिळकती. प्र. चौमी	1670	21800	2510032400	0	चौ. मीटर
SurveyNo	1.16 - मु.वि.क्र.1.15 च्या अंतर्गत भागातील राहूवास विभागातील मिळकती प्र चौमी	1120	21800	2507030300	0	चौ. मीटर
123456						

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6. PRICE INDICATORS

This screenshot shows a real estate listing for a plot in Igatpuri, Nasik. The price is listed as 50 Lac, with an estimated EBR of 2,39,525. The plot area is 2341.15 sq.ft. The listing includes details such as 'NOT AVAILABLE' status, 'Overlooking Main Road', and 'Possession Immediate'. A photograph of the plot is also visible.

Buy - Enter Locality / Project / Society / Landmark

Home > Property in Nasik > Plot in Igatpuri > 13 to 12 Lam

50 Lac @ 2,135 per sq.ft. Residential Land/Plot for Sale
Estimated EBR ₹ 2,39,525

PERA STATUS: NOT AVAILABLE | Website: <https://maharashtra.mahatrans.gov.in>

Overview Owner Details Price Trends Explore Locality Recommendations

Property (1)

Dimensions
Plot area 2341.15 sq.ft. (217.34 sq.m)

Address
Igatpuri, Nasik

Overlooking
Main Road

Roads Allowed For Construction
5 Floors

Price
50 Lac @ 2,135 per sq.ft.

Newly Open Sides
2

Possession
Immediate

Boundary wall
No

Photos (1/1)

This screenshot shows a real estate listing for a 99 acres plot in Igatpuri, Nasik. The price is listed as ₹ 12.8 Lac, with an estimated EBR of ₹ 10,223. The plot area is 1600 sq.ft. The listing includes details such as 'NOT AVAILABLE' status, 'Address: Igatpuri, Nasik', and 'Boundary wall: Yes'. A photograph of the plot is also visible.

Buy - Enter Locality / Project / Society / Landmark

Home > Property in Nasik > Plot in Igatpuri > 13 to 12 Lam

₹ 12.8 Lac @ 800 per sq.ft. Residential Land/Plot for Sale
Estimated EBR ₹ 10,223

PERA STATUS: NOT AVAILABLE | Website: <https://maharashtra.mahatrans.gov.in>

Overview Owner Details Price Trends Explore Locality Recommendations

Property (1)

Dimensions
Plot area 1600 sq.ft. (148.54 sq.m)

Address
Igatpuri, Nasik

Boundary wall
Yes

Price
₹ 12.8 Lac + Govt Charges & Tax @ 800 per sq.ft.

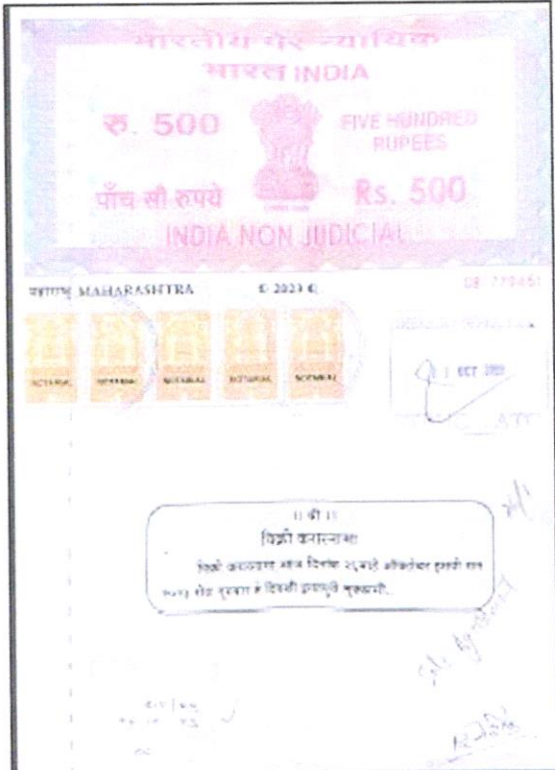
Possession
Immediate

Contact Owner FREE

Shortlist

Photos (1/6)

Notarized Agreement



१. सुरज बाबूजि जधव
 २. वय : २२ वर्ष, पंढा : नोकरी
 ३. अधिका सुरज बाबूजि
 ४. वय : २२ वर्ष, पंढा : नोकरी
 ५. दोघेरी म. ३८२/- सुधाबाई शिवलाल
 ६. मिनकोन एमपयेन अधिका जधव,
 ७. हुमनापुरी, नाशिक-४२२१०३

१. श्री. सुरज बाबूजि जधव
 २. वय : २२ वर्ष, पंढा : नोकरी
 ३. एलॉट नं. १, हुमनापुरी नगर, हुमनापुरी,
 ४. हुमनापुरी, जि. नाशिक

२. श्री. मिनकोन एमपयेन सरकाठी
 ३. वय : ५० वर्ष, पंढा : मोगानिपुन,
 ४. उदयनगर, ठाणे

५. वय : ५० वर्ष, पंढा : मोगानिपुन,
 ६. उदयनगर, ठाणे

१. मिळकतीचे बर्षेन :- हुमनापुरी विन्दा नाशिक, पोंडहुळकी वाळुन हुमनापुरी
 २. हुमनापुरी नगराभितर हुमनापुरी, मीठे हुमनापुरी नगर वा वाधाचे विवादातीत
 मसुं न. ५०/३५/२ वा अंतिम मसुं नं-आइएट मधील विनवोती एलॉट नं. १ वांती
 एकूण क्षेत्र २००.०० चौ.मी. वा मिळकतीदरीत बांधीस बनवता मिळकत वांती क्षेत्र
 १०१.२६ चौ.मी. बांती बांधीस पुढीलप्रमाणे :-

पुणे	५००००
पश्चिम	५००००
दक्षिण	५००००
उत्तर	५००००

३. वेगवेगळ्या बांधीस मधील एलॉट नं. १ वांती मिळकत, बांधीस बांधणीबाबतचे
 बांधणीबांधीचे व ले-आइएटमधील बांधणीस बांधणीबांधीचे, इतरबांधीस मिळकत
 दरीसकत.

४. बांधणीस (वांती बांधीस कोणत्या बांधणीस बांधणीस बांधणीस मिळकत
 आता बांधणीस आलेला आहे, बांधीस बांधणीस बांधणीस बांधणीस बांधणीस
 बांधणीस बांधणीस बांधणीस बांधणीस बांधणीस बांधणीस बांधणीस

५. बांधणीस १ बांधणीस बांधणीस बांधणीस बांधणीस बांधणीस बांधणीस

१. सुरज बाबूजि जधव
 २. वय : २२ वर्ष, पंढा : नोकरी
 ३. अधिका सुरज बाबूजि
 ४. वय : २२ वर्ष, पंढा : नोकरी
 ५. दोघेरी म. ३८२/- सुधाबाई शिवलाल
 ६. मिनकोन एमपयेन अधिका जधव,
 ७. हुमनापुरी, नाशिक-४२२१०३

१. श्री. सुरज बाबूजि जधव
 २. वय : २२ वर्ष, पंढा : नोकरी
 ३. एलॉट नं. १, हुमनापुरी नगर, हुमनापुरी,
 ४. हुमनापुरी, जि. नाशिक

२. श्री. मिनकोन एमपयेन सरकाठी
 ३. वय : ५० वर्ष, पंढा : मोगानिपुन,
 ४. उदयनगर, ठाणे

५. वय : ५० वर्ष, पंढा : मोगानिपुन,
 ६. उदयनगर, ठाणे

१. मिळकतीचे बर्षेन :- हुमनापुरी विन्दा नाशिक, पोंडहुळकी वाळुन हुमनापुरी
 २. हुमनापुरी नगराभितर हुमनापुरी, मीठे हुमनापुरी नगर वा वाधाचे विवादातीत
 मसुं न. ५०/३५/२ वा अंतिम मसुं नं-आइएट मधील विनवोती एलॉट नं. १ वांती
 एकूण क्षेत्र २००.०० चौ.मी. वा मिळकतीदरीत बांधीस बनवता मिळकत वांती क्षेत्र
 १०१.२६ चौ.मी. बांती बांधीस पुढीलप्रमाणे :-

पुणे	५००००
पश्चिम	५००००
दक्षिण	५००००
उत्तर	५००००

३. वेगवेगळ्या बांधीस मधील एलॉट नं. १ वांती मिळकत, बांधीस बांधणीबाबतचे
 बांधणीबांधीचे व ले-आइएटमधील बांधणीस बांधणीबांधीचे, इतरबांधीस मिळकत
 दरीसकत.

४. बांधणीस (वांती बांधीस कोणत्या बांधणीस बांधणीस बांधणीस मिळकत
 आता बांधणीस आलेला आहे, बांधीस बांधणीस बांधणीस बांधणीस बांधणीस
 बांधणीस बांधणीस बांधणीस बांधणीस बांधणीस बांधणीस बांधणीस

५. बांधणीस १ बांधणीस बांधणीस बांधणीस बांधणीस बांधणीस बांधणीस



Commencement Certificate & Occupancy Certificate

इगतपुरी नगरपालिका परिषद, इगतपुरी
नगरपालिका परवानगी

आ. सं. ३३४/२०१७

सुधारण कर, इगतपुरी नगर परिषद, इगतपुरी, जि. नाशिक, महाराष्ट्र.

घराना संख्या: ३३४/२०१७

मुदत: ३० दिवस

१) अर्बाचे विनियमन केवळ खालील इतके अवधीत दरम्यानच्या प्रमाणे उपरोक्त नुकतीत पाहिलेले अर्बाचे नगराचे सुधारण कर मूल्यांकन केले जाई.

२) अर्बाचे नगराच्या अर्बाचे नगराचे सुधारण कर मूल्यांकन केले जाई.

३) अर्बाचे नगराच्या अर्बाचे नगराचे सुधारण कर मूल्यांकन केले जाई.

४) अर्बाचे नगराच्या अर्बाचे नगराचे सुधारण कर मूल्यांकन केले जाई.

५) अर्बाचे नगराच्या अर्बाचे नगराचे सुधारण कर मूल्यांकन केले जाई.

६) अर्बाचे नगराच्या अर्बाचे नगराचे सुधारण कर मूल्यांकन केले जाई.

७) अर्बाचे नगराच्या अर्बाचे नगराचे सुधारण कर मूल्यांकन केले जाई.

८) अर्बाचे नगराच्या अर्बाचे नगराचे सुधारण कर मूल्यांकन केले जाई.

९) अर्बाचे नगराच्या अर्बाचे नगराचे सुधारण कर मूल्यांकन केले जाई.

१०) अर्बाचे नगराच्या अर्बाचे नगराचे सुधारण कर मूल्यांकन केले जाई.

Igatpuri Municipal Council
Tal. Igatpuri, Dist. Nashik.

इगतपुरी नगरपालिका परिषद
ता. इगतपुरी, जि. नाशिक

No. IMP/PWD/WB 430 Date: 7/6/22

To
✓ Shri. S.B. Nikam / B.H. Shaskole
Igatpuri.

OCCUPANCY CERTIFICATE

This is to certify that the development work of building (part) in S.No 904/1 plot No. 9/3 completed under the supervision of Shri. B.K. Nayshe Civil Engineer Igatpuri & is permitted to be occupy on the following grounds

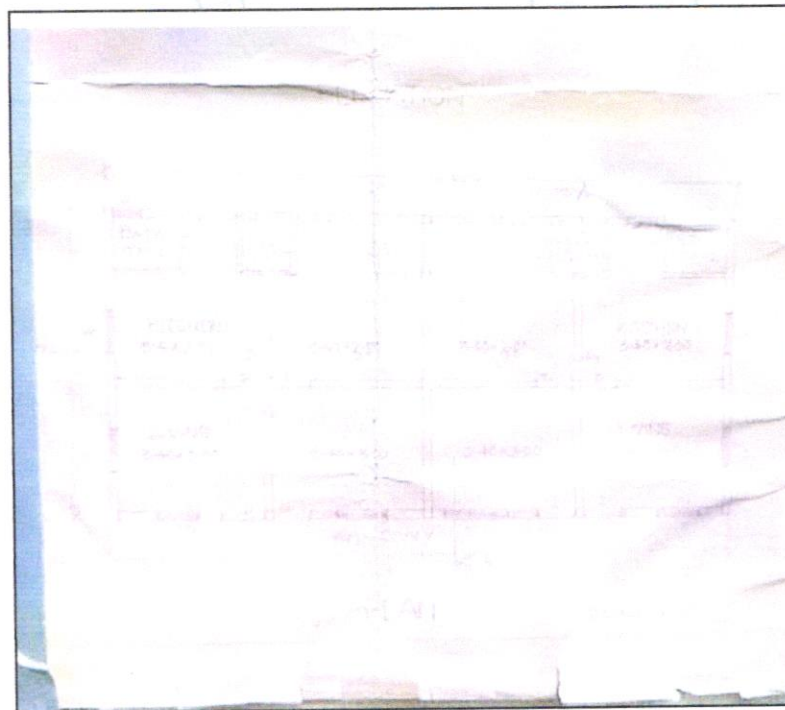
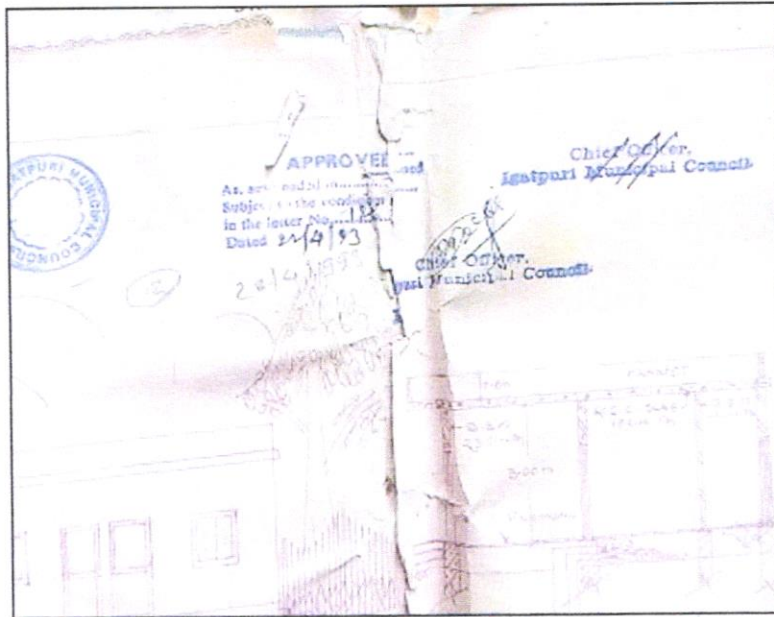
- 1) The owners have to arrange proper drainage work themselves.
- 2) The Owners should pay all the Municipal tax required.

Chief Officer,
Igatpuri Municipal Council

Copy to:- House tax
Igatpuri Municipal Council.



Approved Plan



As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particular above property in the prevailing condition with aforesaid specification is **₹ 28,97,752.00 (Rupees Twenty-Eight Lakh Ninety-Seven Thousand Seven Hundred Fifty-Two Only)**. The Realizable Value **₹27,52,864.00 (Rupees Twenty-Seven Lakh Fifty-Two Thousand Eight Hundred Sixty-Four Only)** and the Distress value **₹ 23,18,202.00 (Rupees Twenty-Three Lakh Eighteen Thousand Two Hundred Two Only)**.

Place: Nashik

Date: 25.12.2023

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Reg. No. IBBI/RV/07/2018/10366

BOB Empanelment No.: ZO:MZ:ADV:46:941

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.12.25 14:21:31 +05'30'

Auth. Sign.

The undersigned has inspected the property detailed in the Valuation Report dated

on _____ We are satisfied that the fair and reasonable market value of the property is

₹ _____ (Rupees

_____ only).

Date

Signature
(Name & Designation of the Inspecting

Official/s)

Countersigned
(BRANCH MANAGER)

Enclosures	
Declaration-cum-undertaking from the valuer (Annexure- I)	Attached
Model code of conduct for valuer - (Annexure - II)	Attached

(Annexure – I)

1. DECLARATION FROM VALUERS

I, Manoj Chalikwar son of Shri. Baburao Chalikwar declare that:

- a. The information furnished in my valuation report dated 25.12.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative has personally inspected the property on 22.12.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI).
- j. I am Director of the company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was purchased by Shri.Suraj Pandurang Jadhav & Sau.Ankita Suraj Jadhav from Shri.Sanjay Bhimrao Nikam & Shri.Bhimrao Namdeo Sapkale As per vide Notarized Agreement.
2.	Purpose of valuation and appointing authority	As per the request from Bank of Baroda, Regional Office Branch to assess Fair market value of the property for banking purpose.
3.	Identity of the Valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sanjay Phadol - Regional Technical Manager Sachin Raundal - Valuation Engineer Binu Surendran – Technical Manager Chintamani Chaudhari – Technical Officer
4.	Disclosure of Valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	Date of appointment, valuation date and date of report;	Date of Appointment – 22.12.2023 Valuation Date – 25.12.2023 Date of Report – 25.12.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on date 22.12.2023
7.	Nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Cost Approach (For building construction) Comparative Sales Method (For Land component)
9.	Restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	Major factors that were taken into account during the valuation;	Current market conditions, demand and supply position, Residential land size, location, sustained demand for Residential land, all round development of commercial and Residential application in the locality etc.
11.	Major factors that were not taken into account during the valuation;	Nil
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached



2. ASSUMPTIONS, DISCLAIMERS, LIMITATIONS & QUALIFICATIONS

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **25rd December 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualizing the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is currently a contiguous and non-agricultural land parcel admeasuring **220.00 Sq. M.** and structures thereof. The property is owned by **Shri.Sanjay Bhimrao Nikam & Shri.Bhimrao Namdeo Sapkale**. Name of Proposed Purchaser: **Shri.Suraj Pandurang Jadhav & Sau.Ankita Suraj** Jadhav Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the property is owned by **Shri.Sanjay Bhimrao Nikam & Shri.Bhimrao Namdeo Sapkale**. Name of Proposed Purchaser: **Shri.Suraj Pandurang Jadhav & Sau.Ankita Suraj**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been

obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Town Planning

The permissible land use, zoning, achievable FSI, area statement adopted for purpose of this valuation is based on the information provided by the Client's representative and the same has been adopted for this valuation purpose. VCIPL has assumed the same to be correct and permissible. VCIPL has not validated the same from any authority.

Area

Based on the documents, we understand that the subject property is contiguous and non-agricultural land parcel admeasuring **220.00 Sq. M.** and structure thereof.

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Highest and Best Use model is used for analysing development potential.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the land and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is currently vacant and Bank Possession, contiguous and non-agricultural land parcel admeasuring 5,550.00 Sq. M. and structure thereof.

3. ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates

Think.Innovate.Create

(Annexure – II)

4. MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.

14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Place: Nashik

Date: 25.12.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Reg. No. IBBI/RV/07/2018/10366
BOB Empanelment No.: ZO:MZ:ADV:46:941

Digitally signed by Manoj Chalikwar
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Auth. Sign.